



**Dated: August 11, 2020**

**The following is ORDERED:**

Janice D. Loyd  
U.S. Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re: OBED SAUL BARRAGAN REYES,	)	Case No. 19-12290-JDL
	)	Chapter 7
Debtor.	)	
	)	
AL LADO CAMBIO DE CHEQUES, INC.,	)	
	)	
Plaintiff,	)	
v.	)	Adv. No. 19-1094-JDL
OBED SAUL BARRAGAN REYES,	)	
	)	
Defendant.	)	

**AGREED JUDGEMENT DETERMINING DEBT  
TO BE NON-DISCHARGEABLE**

The above styled-matter comes for consideration before the undersigned judge by agreement of the parties.

Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. (the "Plaintiff") appears through its counsel of record Ronald L. Brown. Defendant-Debtor Obed Saul Barragan Reyes appears through its counsel of record Michael Rose.

Counsel for both parties announced to the Court that the parties had reach an agreement on an agreed judgment to be entered in favor of Plaintiff on the issue of the non-dischargeability of the Defendant's debt to Plaintiff and an installment plan for Debtor's payment of the debt to Plaintiff and the same is accurately set forth in this Agreed Judgement Determining Debt to be Non-Dischargeable.

The Court, having heard the statements of counsel, reviewed the pleadings and docket in this matter, and having previously granted in part and denied in part, Defendant's motion for summary judgment on the issue of the dischargeability of his debt to Plaintiff, and being otherwise fully advised in the premises, finds that this Court has jurisdiction over this matter pursuant to 28 U.S.C. §§ 1334(b) and 157(a) and the Order of Reference of the United States District Court for the Western District of Oklahoma as Local Rule LCvR 81.4(a). The Court further finds that this matter seeking a determination of an objection to the dischargeability of the Defendant's debt to Plaintiff is a core proceeding under 28 U.S.C. § 157(b)(2)(I) over which this Court has authority to enter a final order. The Court further finds that the parties' agreement should be entered as the order and judgment of the Court, and

**IT IS THEREFORE ORDERED:**

1. Based on the undisputed facts, Defendant-Debtor Obed Saul Barragan Reyes' debt to Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. in the amount of \$79,214.59 (including interest through August 5, 2020) is non-dischargeable under 11 U.S.C. §§ 523(a)(6) and 523(a)(2)(A).

2. Pursuant to the agreement of the parties, Defendant-Debtor Obed Saul Barragan Reyes' total debt to Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. may be satisfied in full by Defendant-Debtor Obed Saul Barragan Reyes payment to Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. of \$65,000.00 payable as follows: 65 monthly installments in the amount of

\$1,000.00 with the first such monthly installment being due and payable on September 1, 2020 and each subsequent monthly installment of \$1,000.00 being due and payable on the first day of each succeeding month.

3. Upon failure of Defendant-Debtor Obed Saul Barragan Reyes to pay a monthly installment when due, the total remaining balance of the debt (plus judgment interest since August 5, 2020 in accordance with Oklahoma law) then owing shall become immediately due and payable and Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. may immediately pursue any and all remedies at law to collect the remaining balance of the debt.

4. Upon entry of this Order, Plaintiff-Creditor Al Lado Cambio De Cheques, Inc. may file its state court judgment lien against any real property owned by Defendant-Debtor Obed Saul Barragan Reyes including without limitation the real property described as Lots 9 and 10, Block 3 in Amended Plat of Silver Eagle, Yukon, Canadian County, Oklahoma, aka 302 Steve court, Yukon, Oklahoma.

# # #

Prepared and approved for entry:

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